



## Customer Success

„Easy Deals Plus“ corporate lending system based on Pega Platform

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# «Simple Deals Plus»

System based on Pega Platform in Sberbank

Automation of corporate lending to large and medium-sized companies

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## Introduction

About Sberbank

**176 years**

on Russian market

**14 275**

Bank divisions

**151 million**

of served clients

**40.5%**

share of individual loans

**32.4%**

share of company loans

**28.9%**

Accounts share of total assets  
of Russian banking system



## The key feature of the project

- Large number of integrations with related automated systems
- Separate specialized components
- Minimum viable product in just eight months
- Fast decision-making on the Clients requests
- High quality of the Bank solutions

Because of:

Coordinated work of many independent teams in term of Agile

## Bank Strategy till 2020:

to reach the following results

**99.99%**

level of reliability for critical automated systems 24/7

**> 85%**

satisfaction with IT support and operational support

**> 90%**

solutions of risk management based on model

**50%**

reducing the cost of operations for business

**0**

minutes of non working services due to cyber attacks

**0%**

loss from cyber-attacks



## Our successful story:

Pegas Simple Deals system

- ▶ **Automated business process of corporate lending in one working space**
- ▶ **Steps of the process:**
  - Application for the loan from client;
  - Communicating with the Clients;
  - Making credit deal analysis;
  - verification procedures;
  - Risk assessment;
  - Preparation of loan documentation

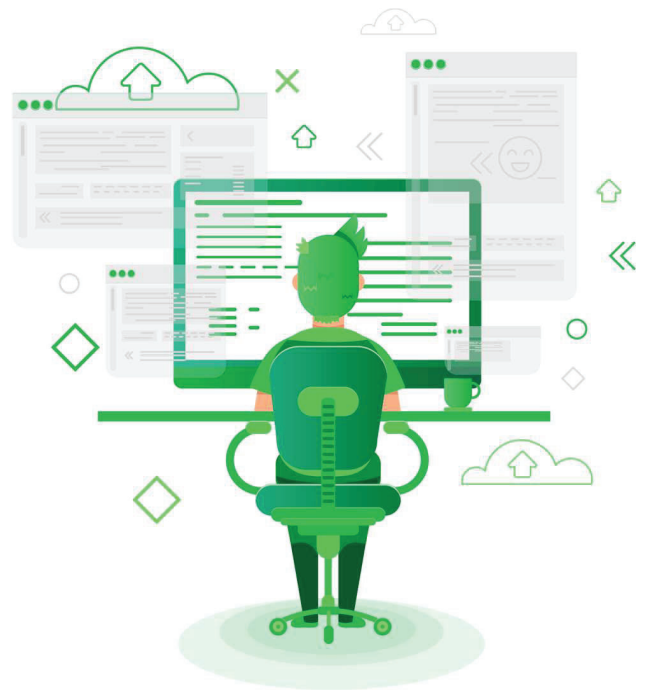
More than **10 roles** in Simple Deals system controlled in deadlines



## Goals for our project teams

how we develop system on Pega platform

- ▶ **Deadlines and quality of Client application approval**
  - Fast decision about giving a credit
  - Automatic filling of loan application with existing information on the Bank
  - User-friendly interface for quick operations
- ▶ **Time to market**
  - Quick reactions to changing market conditions
  - Reducing delivery time of new functionality to users of Simple Deals System



## For whom?

Stakeholders for Simple Deals system

### ► Participants of the lending process

Users of automated system, they receive and complete their tasks in it

### ► Bank management

Decision making persons, they control KPIs of banking processes

### ► Development and support team

Participants of design, development, testing and support of an automated system

### ► Borrowers

Corporate Clients applying for the Bank loan products





## What we had before

implementing Simple Deal system

- ▶ Complicated process with many variations for all kinds of operations
- ▶ One step of the process included large number of user actions in random order
- ▶ Duplication of functionality
- ▶ **Risk analysis** of the deal is not integrated into the lending process
- ▶ Release cycle (new functionality) – only once every 4 months



## What we reached

Simple Deals system based on Pega platform

### ► Client-focus

One client file with all client details in many integrated bank systems

more personal fast bank's offers for clients

### ► Flexible customization mechanisms and data processing for complex loan products

Bank is trying to get rid of human participation, where it is possible



## What we reached

Simple Deals system based on Pega platform

### ▶ Application Programming Interfaces

Software interfaces allow our partners to integrate their services into the bank eco system

### ▶ 24/7 reliability we are as reliable as it is possible

### ▶ High speed of storage and memory processing of the data



## Innovations of our project

- ▶ **Decomposition of the process** into separate parts, which allows to increase the speed of development, testing and supporting of functionality
- ▶ The process is divided into separate operations with a strict order and user-friendly interface
- ▶ The module **architecture** of solution (using existing developments in various steps of the process)
- ▶ **Using the Agile (Sbergile) techniques** and a 4-week release cycle, which provides quick delivering of functionality to the user



# Agile methodology

and its result in our project



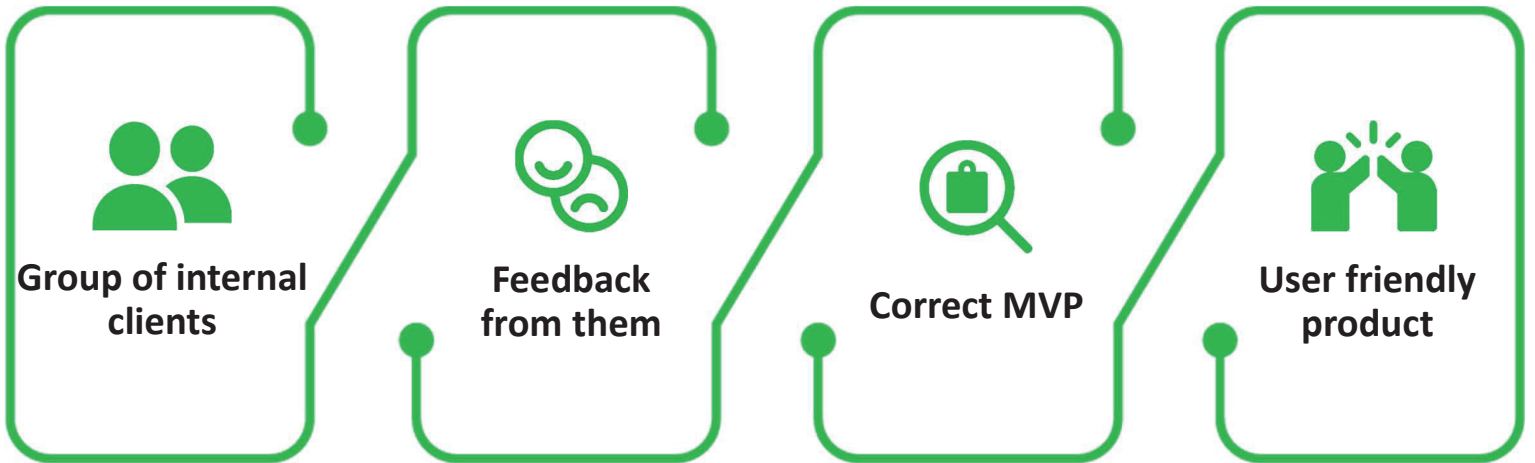
## ► In the first 4 months

- We formed a team
- Held a design session
- Developed a product prototype
- Tested it with potential users and collected feedback

## ► In the next 4 months

- We automated the solution based on the needs of our internal Clients and provided customer friendly product to them

# Recipe of our success



# Simple Deals

results of our project

- ▶ Client application approval in a certain deadline without duplication of information
- ▶ Management Committee could take a decision on client application, prepare and sign Customer loan and security documentation faster
- ▶ System changing with changes in lending process
- ▶ New functionality of our system for clients in 2 sprints (4 weeks time)



# Simple Deals

great value for our stakeholders



## ▶ Participants of credit process

- Working with client application anywhere even not in the office
- Single working environment for all participants of the process
- Automated deadlines monitoring and information messages
- Automated Client verification

## ▶ Bank management

- Quick access to application information;
- Fast deadlines report, departments loading, the meeting of the plans;
- Deal completion statistics, timing of deals completion and deviations





## Simple Deals

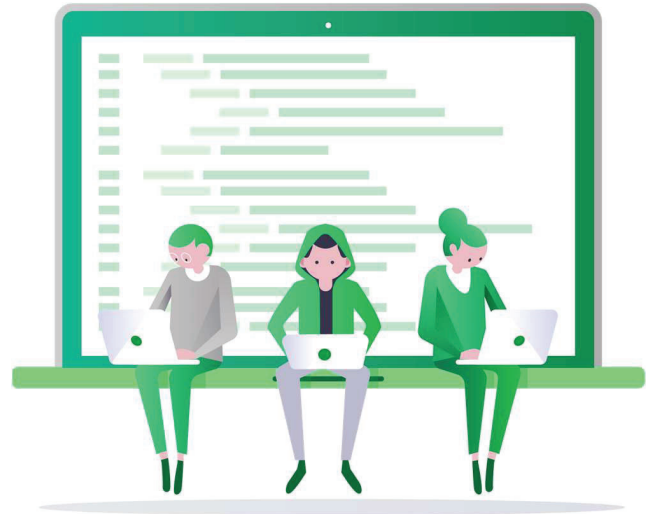
great value for our stakeholders

### ► For developers of our system

- Quick implementation of systems improvements and delivering of new functionality to the internal clients

### ► For our Clients (Borrowers)

- Loan application online and timing and stages of application consideration;
- Adding the Bank requested documents for the deal



## WOW-effect

for 1,5 year of using the new system

More than

**25 500**

completed deals in our system

**93%**

satisfaction level of  
internal users

Every

**4**

weeks we provide our  
internal Clients with new  
functionality

**WOW!**

**0**

critical defects of the system

Less than

**0.1**

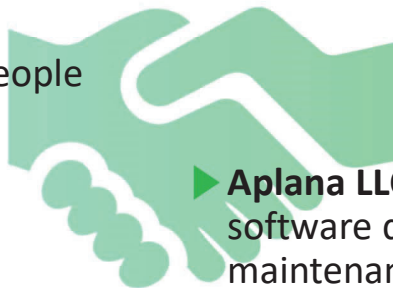
user requests on **1** deal

## Our Partners



▶ **LANIT group of IT companies** – leader in domestic market of information technologies and the partner of world equipment manufacturers, IT solutions

- Was founded in 1989
- Employs more than 11 700 people



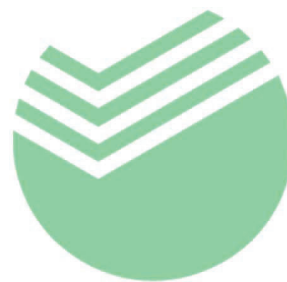
▶ **Aplana LLC company** – leader in the field of software quality control, IT consulting, maintenance and development of corporate software at all stages of it's life cycle

- Was founded in 2001
- Employs more than 650 employees



## Our plans for 2020 year

- ▶ **Continuous improvement of Simple Deals system and timely feedback to users**
- ▶ **Include to our process**
  - Law department analysis,
  - Credit agreement monitoring,
  - Bank security analysis of the deal
- ▶ **Integration with Document Manager system** In Sberbank the integration expects to be very difficult because of security requirements over multiple systems and necessity to interact with external customers.
- ▶ Exchange and acknowledgement of world best practices





Thank you for your attention!

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# Q&A

# Pick your next session!

Next session starts in 5 minutes